

**Fill in this information to identify the case:**

Debtor 1 Nicole E Janousek  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: Middle District of PA (State)  
Case number: 1:17-bk-02516-HWV

Official Form 4100R

**Response to Final Cure Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: Nationstar Mortgage LLC Court Claim no. (if known)  
2

Last 4 digits of any number you use to identify the debtor's account: XXXXXX3799

Property address: 1841 Lexington Avenue  
Number Street  
Middletown, PA 17057  
City State Zip Code

**Part 2: Prepetition Default Payments**

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is:

**Part 3: Postpetition Mortgage Payment**

Check One:

- ☐ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor is on: \_\_\_\_\_  
MM/ DD / YYYY
- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- a. Total postpetition ongoing payments due: (a) \$1,666.11
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$1,666.11

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on:

9/1/2022  
MM / DD / YYYY

**Part 4:****Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;  
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☐ all amounts the creditor contends remain unpaid.

**Part 5:****Sign Here**

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Christopher A. DeNardo

Date: 10/3/22

Signature

**Print:**

Christopher A. DeNardo 78447

Title: Attorney for and on behalf of Nationstar Mortgage LLC (as servicer for creditor)

First Name Middle Name Last Name

Company LOGS Legal Group LLP

Address 3600 Horizon Drive, Suite 150

Number Street

King of Prussia, PA 19406

City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

### **Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 10/03/2022

Chad J. Julius, Esquire  
Jacobson & Julius  
8150 Derry Street, Suite A  
Harrisburg, PA 17111

Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Nicole E Janousek  
1841 Lexington Avenue  
Middletown, PA 17057

/s/ Christopher A. DeNardo

Christopher A. DeNardo 78447  
Lorraine Gazzara Doyle 34576  
LOGS Legal Group LLP  
3600 Horizon Drive, Suite 150  
King of Prussia, PA 19406  
(610) 278-6800  
logsecf@logs.com